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03/08/2007 03:50 PM Deputy: GB
OFFICIAL RECORD
Requested By:
FISERV LENDING SOLUTIONS

APN 1220-22-410-047

Recording Requested By:

Douglas County - NV
Werner Christen - Recorder
Page: 1 Of 5 Fee: 18.00
BK-0307 PG- 2664 RPTT: 0.00

Name Bank of America



Address 9000 Southside Blvd.

City / State / Zip _____

Jacksonville, Florida, 32256

Record and Return To:
United General Title Ins.
Fiserv-27 Inwood Road
Rocky Hill, CT 06067

DEED OF TRUST

(Title of Document)

Please complete the cover page, check one of the following and sign below.

I the undersigned hereby affirm that this document submitted for recording does not contain a social security number.

OR

I the undersigned hereby affirm that this document submitted for recording contains a social security number of a person as required by law: _____ (Law).

Jennifer Van Wassenhove
Signature Jennifer Van Wassenhove

Post Closing Specialist
Title

This page is added to provide additional information required by NRS 111.312 Sections 1-2.
(Additional recording fees applies)
This cover page must be typed or printed.

Recording Requested By:

RECORDING REQUESTED BY AND



Record and Return To:
United General Title Ins
Fiserv - 27 Inwood Road
ROCKY HILL, CT 06067

Loan Number: 68181004936699

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 19th day of JANUARY 2007, between DAVID J DOUGHTY, STARLA M DOUGHTY

("Borrower") and

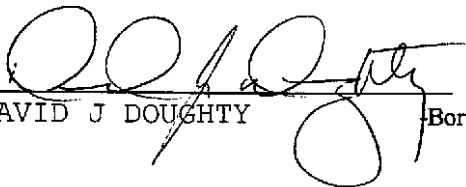
Bank of America, NA, National Banking Association ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Riders, if any, dated JUNE 23, 2005 and recorded in Book or Liber 705 at page(s) 12266, instrument or document number of the Land Records of DOUGLAS, NEVADA [Name of Records] [County and State, or other Jurisdiction]

and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1434 SALLY LN, GARDNERVILLE, NEVADA 89460-8238

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 120,000.00 to \$ 160,000.00 . The maturity date described in the Security Instrument is changed to JANUARY 19, 2032

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.



DAVID J DOUGHTY (Seal)
-Borrower



STARLA M DOUGHTY (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Space Below This Line For Acknowledgment)

State of NV)
County of Douglas) ss.

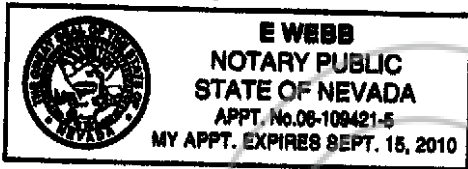
On 1/19/07 before me, Elisha Webb

personally appeared DAVID J DOUGHTY, STARLA M DOUGHTY

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

E. Webb



NOTARY SEAL

E. Webb

NOTARY SIGNATURE

E. Webb

(Typed Name of Notary)

H019C439

SCHEDULE A

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN GARDNERVILLE, COUNTY OF DOUGLAS, AND STATE OF NEVADA, TO WIT:

LOT 838, AS SHOWN ON THE MAP OF GARDNERVILLE RANCHIS UNIT NO. 7, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, ON MARCH 27, 1974, IN BOOK 374, PAGE 676, AS DOCUMENT NO. 72456, BEING THE SAME PREMISES CONVEYED IN A DEED DATED 05/17/2003, RECORDED 05/27/2003, IN BOOK 0503, PAGE 13402, IN DOC NO. 0578037.

PARCEL ID: 1220-22-410-047

PROPERTY KNOWN AS: 1434 SALLY LANE

